

AMENDMENT TO CLAIMS

1. (Amended) A computer readable medium having software stored thereon that when executed on a computing device causes a browser interface for providing financial service to be displayed on a workstation, the browser interface comprising:

a toolbar;

a menu for presenting one of an application menu and a market data function menu;

and

at least one view window for presenting information resulting from selecting at least one selection from at least one of an the application menu and a the market data function menu, the browser interface for use by at least one financial advisor to provide financial services to a plurality of investors having access to an online investor transaction system that provides each investor with at least one investor account for investors to conduct therewith investor-mediated transactions comprising orders to trade securities and for tracking investor mediated transactions, wherein the application menu comprises:

a client information application selection that provides financial advisors with access to information regarding investor accounts and investor mediated transactions made available with the online transaction system, and

a broker entry application selection providing financial advisors with a window for entering orders to trade securities for at least one investor, and wherein the market data function menu comprises:

a market data function selection providing financial advisors with access to real time market data.

2. (Amended) The ~~browser interface~~ computer readable medium as recited by claim 1, wherein the application menu ~~comprises provides application selections from the group comprising a client information application; a management application; an operations applications; an opportunities application~~ selection that provides a window displaying at least one investor's maturing holdings and that provides recommendations for at least one of swapping maturing holdings and upgrading maturing holdings; an investment products application; and a support application.

3. (Amended) The ~~browser interface~~ computer readable medium as recited by claim 1, wherein two view windows are presented; one view window ~~with~~ for presenting information provided by a real-time market data function selection and a second view window ~~with~~ for presenting information provided by an a-financial application selection.

4-5. (Cancelled)

6. (Amended) The ~~browser interface~~ computer readable medium as recited by claim 1, wherein at least one financial advisor is associated with a user entitlement level and a plurality of identifications, and wherein the software further comprising causes to be displayed an authentication login window operable with an authentication system to determine user application entitlements based on the at least one entitlement level and the plurality of identifications and access a user preference profile.

7. (Amended) The ~~browser interface~~ computer readable medium as recited by claim 6, wherein the market data function provides each financial advisor with access to market data for select securities and wherein the authentication system populates the browser interface based on the user entitlements and provides access to the select market data.

8-9. (Cancelled)

10. (Amended) The ~~browser interface~~ computer readable medium as recited by claim 1, further comprising a favorites menu.

11. (Amended) The ~~browser interface~~ computer readable medium as recited by claim 10, wherein the favorites menu includes entries from the application menu and market data function menu.

12. (Amended) The ~~browser interface~~ computer readable medium as recited by claim 1, wherein the toolbar includes a split screen selection, a configuration setup selection and a favorites menu selection.

13. (Amended) The ~~browser interface~~ computer readable medium as recited by claim 1, wherein the applications menu includes an investor monitoring system selection for monitoring and participating in ~~inventor~~ investor-mediated transactions on a real-time basis, wherein an investor monitoring system monitors at least one investor account for investor

mediated transactions and communicates a message to the financial advisor regarding the mediated transaction in real time when an investor mediated transaction occurs.

14. (Amended) The ~~browser interface~~ computer readable medium as recited by claim 1, further comprising a financial planning application.

15. (Amended) The ~~browser interface~~ computer readable medium as recited by claim 1, wherein the toolbar presents a research feature selection, a client inquiry selection, an online portfolio selection and at least one Web site feature selection.

16. (Amended) A network based financial service system comprising:
a client computer having Internet access;
a browser interface operable on the client computer, the browser interface having:
a toolbar;
~~a menu for presenting one of~~ an application menu and a market data function menu; and

at least one view window for presenting information resulting from selecting at least one selection from at least one of ~~an~~ the application menu and a the market data function menu; and

a server having access to a plurality of applications and a plurality of market data functions, the applications and functions being accessible from the browser interface via Internet access, the browser interface for use by at least one financial advisor to provide financial services to a plurality of investors having access to an online investor transaction system that provides each investor with at least one investor account for investors to conduct therewith investor-mediated transactions comprising orders to trade securities and for tracking investor mediated transactions, wherein the application menu comprises:

a client information application selection that provides financial advisors with access to information regarding investor accounts and investor mediated transactions made available with the online transaction system, and

a broker entry application selection providing financial advisors with a window for entering orders to trade securities for at least one investor, and wherein the market data function menu comprises:

a market data function selection providing financial advisors with access to real time market data.

17. (Amended) The system as recited by claim 16, wherein the application menu ~~comprises provides application selections comprising client information, management, operations, an opportunities selection that provides a window displaying at least one investor's maturing holdings and that provides recommendations for at least one of swapping maturing holdings and upgrading maturing holdings, investment products, and support.~~

18. (Amended) The system as recited by claim 16, wherein two view windows are presented; one view window ~~with~~ for presenting information provided by a real-time market data function selection and a second view window ~~with~~ for presenting information provided by an a financial application selection.

19-20. (Cancelled)

21. (Original) The system as recited by claim 16, wherein the toolbar presents a research feature selection, a client inquiry selection, an online portfolio selection and at least one Web site feature selection.

22. (Cancelled)

23. (Amended) The system as recited by claim 16, wherein at least one financial advisor is associated with a user entitlement level and a plurality of identifications, and wherein the server presents an authentication login window prior to browser interface operation, the authentication login operable with an authentication system of the server to determine user application entitlements based on the at least one entitlement level and the plurality of identifications and access a user preference profile.

24. (Amended) The system as recited by claim 23, wherein the market data function provides each financial advisor with access to market data for select securities and wherein the authentication system populates the browser interface based on the user entitlements and user profile, and provides access to the select market data.

25. (Cancelled)

26. (New) The system as recited by claim 16, wherein the application menu comprises a management application selection that provides financial advisors with a means for reporting problems and tracking problem tickets.

27. (New) The system as recited by claim 16, wherein the market data function menu comprises a research selection that when selected provides financial advisors with an interface for researching securities by at least one of industry, price, P/E ratio, growth rate, and rating.

28. (New) The system as recited by claim 16, wherein the application menu comprises a financial planning selection that when selected displays an investor's then current asset allocation and suggests an alternative allocation based on an investor's risk tolerance.

29. (New) The system as recited by claim 16, wherein the application menu comprises a financial planning selection that when selected displays an investor account's gains and analyzes progress toward an investment goal using at least one growth rate assumption.

30. The system as recited by claim 16, wherein the market data function menu comprises a historical chart selection for accessing historical information for at least one security based on at least one of specified range of dates, the historical information accessible comprising studies, charts, and historical quotes.

31. (New) A network based financial service system comprising:
a client computer having Internet access;
a browser interface operable on the client computer, the browser interface having:
a toolbar;
an application menu and a market data function menu; and
at least one view window for presenting information resulting from selecting at least one selection from at least one of the application menu and the market data function menu; and

a server having access to a plurality of applications and a plurality of market data functions, the applications and functions being accessible from the browser interface via Internet access, the browser interface for use by at least one financial advisor to provide financial services to a plurality of investors having access to an online investor transaction system that provides each investor with at least one investor account for investors to conduct

therewith investor-mediated transactions comprising orders to trade securities and for tracking investor mediated transactions, wherein the application menu comprises:

- a client information application selection that provides financial advisors with access to information regarding investor accounts and investor mediated transactions made available with the online transaction system,

- a broker entry application selection providing financial advisors with a window for entering orders to trade securities for at least one investor,

- an opportunities selection that provides a window displaying at least one investor's maturing holdings and that provides recommendations for at least one of swapping maturing holdings and upgrading maturing holdings,

- a first financial planning selection that when selected displays an investor's then current asset allocation and suggests an alternative allocation based on an investor's risk tolerance,

- a second financial planning selection that when selected displays an investor account's gains and analyzes progress toward an investment goal using at least one growth rate assumption, and wherein the market data function menu comprises:

- a market data function selection providing financial advisors with access to real time market data,

- a research selection for researching investment information that when selected provides financial advisors with an interface for researching securities by at least one of industry, price, P/E ratio, growth rate and rating, and

- a historical chart selection for accessing historical information for at least one security based on at least one specified range of dates, the historical information accessible comprising studies, charts, and historical quotes.